

Certificate of Notice Page 1 of 2  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Nicole C. Cruz  
 Debtor

Case No. 14-18833-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: PaulP  
 Form ID: 212

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Jul 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2020.

db +Nicole C. Cruz, 4311 North Fairhill Street, Philadelphia, PA 19140-2305

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 29, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2020 at the address(es) listed below:

GEORGETTE MILLER on behalf of Debtor Nicole C. Cruz mlee@margolisedelstein.com, georgettemillerlaw@gmail.com; jcarlson@margolisedelstein.com; gmecfmail@gmail.com; smithcr50524@notify.bestcase.com; millergr50524@notify.bestcase.com; dmayberry@georgettemillerlaw.com  
 JASON BRETT SCHWARTZ on behalf of Creditor Portfolio Recovery Associates, LLC jschwarz@mesterschwartz.com  
 JOSHUA I. GOLDMAN on behalf of Creditor MidFirst Bank Josh.Goldman@padgettlawgroup.com  
 KEVIN G. MCDONALD on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com  
 POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com  
 REBECCA ANN SOLARZ on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com  
 REGINA COHEN on behalf of Creditor Ally Financial rcohen@lavin-law.com, ksweeney@lavin-law.com  
 SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
 THOMAS I. PULEO on behalf of Creditor MidFirst Bank tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
 United States Trustee USTPRRegion03.PH.ECF@usdoj.gov

TOTAL: 10

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re:

Chapter: 13

Nicole C. Cruz

Debtor(s)

Case No: 14-18833-amc

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***ORDER***

AND NOW, 7/27/20 , it appearing that the debtor must file either a statement regarding completion of a course in personal financial management, see 11 U.S.C. § 1328(g)(1), or a request for a waiver from this requirement, see 11 U.S.C. § 109(h)(4),

Additionally, it appearing that the debtor must file a certification regarding domestic support obligations and Section 522(q), see 11 U.S.C. §1328(a),

And the statement regarding personal financial management and the domestic support obligation certification were due no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1328(b), see Bankruptcy Rule 1007(c),

Accordingly, it is hereby ORDERED that the debtor shall have 14 (fourteen) days from the date of this order to file

- A statement regarding completion of an instructional course concerning personal financial management, (Official Form B423) or a request for a waiver from such requirement.
- A certification regarding domestic support obligations and Section 522(q), (Director's Form B2830);

If the debtor fails to do so, then this case may be closed, without further notice or hearing, and without the debtor receiving his/her chapter 13 discharge.

For The Court

Ashely M. Chan

Judge ,United States Bankruptcy  
Court